

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re Ki Hyung Kim & Hye Sook Ha

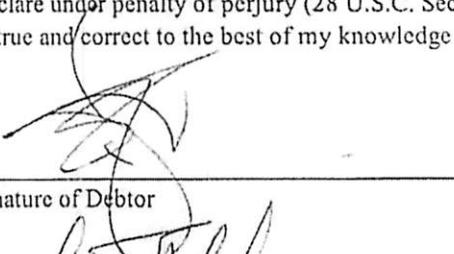
Case No. 19-24863 (JKS)

Reporting Period: 11/01/2019 -11/12/2019

MONTHLY OPERATING REPORT

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Schedule of Household Cash Receipts and Disbursements	MOR-2 (INDV)	X	
Copies of bank statements		X	
Questionnaire/Insurance	MOR-3 (INDV)	X	
Bank Account Reconciliation	MOR-4 (INDV)	X	
Cash Disbursements Details-Wells Fargo	MOR-5.1 (INDV)	X	
Cash Disbursements Details-New Millennium	MOR-5.2 (INDV)	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

12/24/2019

Date


Signature of Joint Debtor

12/24/2019

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re: Ki Hyung Kim & Hye Sook Ha
Debtor

Case No. 19-24863 (JKS)
Reporting Period: 11/1/2019 -11/12/2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month (Household)	\$ 8,920.54	
Cash - Beginning of Month (Business)	\$ -	
RECEIPTS		
Total Household Receipts	\$ 5,903.66	\$ 28,175.30
Total Business Receipts	\$ -	\$ -
Total Receipts	\$ 5,903.66	\$ 28,175.30
DISBURSEMENTS		
Total Household Disbursements	\$ 4,577.68	\$ 24,463.37
Total Business Disbursements	\$ -	\$ -
Total Disbursements	\$ 4,577.68	\$ 24,463.37
Net Cash Flow (Total Receipts - Total Disbursements)	\$ 1,325.98	\$ 3,711.93
Cash - End of Month (Individual)	\$ 10,246.52	
Cash - End of Month (Business)	\$ -	

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

Total Disbursements (From Above)	\$ 4,577.68	\$ 24,463.37
Less: Any Amounts Transferred or Paid From the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This _____ day of _____ 20 _____. _____

Debtor's Signature

In re: Ki Hyung Kim & Hye Sook Ha
Debtor

Case No. 19-24863 (JKS)
Reporting Period: 11/1/2019 -11/12/2019

INDIVIDUAL DEBTOR HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$ 8,920.54	
RECEIPTS		
Wages (Net)	\$ 8,856.84	\$ 27,169.42
Interest and Dividend Income	\$ -	\$ 0.06
Other Receipts	\$ 22,991.00	\$ 26,950.00
Total Receipts	\$ 31,847.84	\$ 54,119.48
DISBURSEMENTS		
Home		
Insurance	\$ 635.17	\$ 1,944.71
Electricity	\$ 435.34	\$ 2,025.45
Gas/Oil	\$ 66.82	\$ 152.33
Water/Sewer	\$ -	\$ 331.37
Repair	\$ -	\$ 549.12
Maintenance	\$ -	\$ 2,039.62
Supplies	\$ -	\$ 51.34
Security/Alarm	\$ -	\$ 266.55
Transportation		
Car Payment (Honda)	\$ 555.87	\$ 1,672.11
Car Payment (Cherokee)	\$ 425.00	\$ 1,279.00
Car Payment (Toyota)	\$ -	\$ 750.00
Auto Insurance	\$ 924.40	\$ 2,467.94
Fuel	\$ 153.41	\$ 993.34
Parking	\$ -	\$ 30.00
Tolls	\$ 300.00	\$ 988.00
Fines & Penalty	\$ -	\$ 439.00
Repairs & Maintenance	\$ 78.88	\$ 78.88
Daily Living		
Groceries	\$ 449.78	\$ 1,841.37
Dinning Out	\$ 128.68	\$ 1,043.74
Phone	\$ -	\$ 693.57
Clothes and Shoes	\$ 69.99	\$ 69.99
Postage	\$ 7.35	\$ 7.35
Health		
Medicine/Prescriptions	\$ -	\$ 62.40
Life Insurance	\$ -	\$ 1,195.20
Other		
Bank Fee	\$ -	\$ 50.00
Payments for the Business	\$ -	\$ 2,032.00
Cash Withdrawal for Transferring into Wells Fargo Bank	\$ -	\$ 1,269.42
Service Fee to Civil Service Commission	\$ -	\$ 1,062.00
Chapter 11 Quarterly Fee	\$ 325.00	\$ 325.00
Prof and Legal Fees	\$ 21.99	\$ 21.99
Total Household Disbursements	\$ 4,577.68	\$ 25,732.79
Cash - End of Month (Must equal reconciled bank statement)	\$ 36,190.70	

DESCRIBE RECEIPTS DURING THIS REPORTING PERIOD:

Cash on Hand: the amount of \$1,269.42 from Chase bank on September will be deposited into wells fargo bank in December, 2019.

In re: Ki Hyung Kim & Hye Sook Ha
Debtor

Case No. 19-24863 (JKS)
Reporting Period: 11/1/2019 -11/12/2019

QUESTIONNAIRE

	YES*	NO
1. Have any assets been sold or transferred outside the normal course of business during this reporting period?		X
2. Have any funds been disbursed from any account other than an debtor in possession account?		X
3. Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		X
4. Have any payments been made on pre-petition liabilities this reporting period?		X
5. Have any post-petition loans been received by the debtor from any party?		X
6. Are any post-petition payroll taxes past due?		X
7. Are any post-petition state or federal income taxes past due?		X
8. Are any post-petition state or local sales taxes past due?		X
9. Are any post-petition real estate taxes past due?		X
10. Are any amounts owed to post-petition creditors/vendors delinquent?		X
11. Are any wage payments past due?		X

*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION

	YES	NO*
1 Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation,	X	
2 Are all premium payments current?	X	

*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE

TYPE of POLICY and CARRIER	Period of Coverage	Payment Amount and Frequency	Delinquency Amount
Term Life Insurance by Hartford (Ki Hyung Kim) #U01782731	Until death	\$234/month	\$ -
Term Life Insurance by Hartford (Ki Hyung Kim) #39212556	Until death	\$279/month	\$ -
Term Life Insurance by Hartford (Hye Sook Kim) #46151403	Until 10/15/2021	\$169.20/month	\$ -
Home Insurance by Chubb #14637313-02	Until August, 2020	\$634.01/month	\$ -
Auto Insurance by NJ Skylands #2005735755	Until November, 2019	\$924.40/final payment	\$ -
Auto Insurance by Plymouth Rock Assurance #HPA00002658714	Until November, 2020	\$643.45/month	\$ -

Check here if United States Trustee has been listed as a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:

Auto insurance policy from NJ Skylands has been canceled during the month. New auto insurance policy was purchased from Plymouth Rock Assurance insurance company.

In re: Ki Hyung Kim & Hye Sook Ha
Debtor

Case No. 19-24863 (JKS)
Reporting Period: 11/1/2019 -11/12/2019

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Cash on Hold #4
Name of Bank	Wells Fargo	New Millennium		
Account Number	████████232	████████0159		
Purpose of Account(Business/personal)	Personal	Personal		
Type of Account (e.g. checking)	Checking	Checking		
<hr/>				
1. Balance per Bank Statement	\$ 7,647.15	\$ 3.97	\$ -	\$ 1,269.42
2. ADD: Deposits not credited (attach list to this report)	\$ 5,903.66	\$ -	\$ -	
3. Subtract: Outstanding Checks (attach list)	\$ -	\$ -	\$ -	\$ -
4. Other reconciling Items (attach list to this report)	\$ 4,577.68	\$ -	\$ -	\$ -
5. Month End Balance (Must Agree with Books)	\$ 8,973.13	\$ 3.97	\$ -	\$ 1,269.42
Total of All Accounts				\$ 10,246.52
<hr/>				

Note: Attach a copy of the bank statement and bank reconciliation for each account

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank/ Account Name / Number				

Note: Attach a copy of each investment account statement

Cash Disbursements Details - Household

Name of Bank	Wells Fargo
Account Number	
Purpose of Account (Business)	Operating
Type of Account (e.g., Checking)	Checking

Date	Check #	Payee	Category	Payment	Deposit	Amount
11/1/2019		Opening Balance				\$ 7,647.15
11/1/2019		BP #1288034 Atlan Jamaica NY	Transportation:Fuel	\$ 11.95		\$ 7,635.20
11/1/2019		Costco Whse #1214 Teterboro NJ	Daily Living:Groceries	\$ 32.67		\$ 7,602.53
11/1/2019		Honda Pmt	Transportation:Car Payment (Honda)	\$ 555.87		\$ 7,046.66
11/4/2019		Chung Mok Palidades Park NJ	Daily Living:Dinning Out	\$ 34.98		\$ 7,012.48
11/4/2019		Modern Propane Lodi NJ	Daily Living:Dinning Out	\$ 23.45		\$ 6,989.03
11/4/2019		USPS PO 33018005 Chur Alpine NJ	Daily Living:Postage	\$ 7.35		\$ 6,981.68
11/4/2019		Freshway 289 Bergen B Fairview	Daily Living:Groceries	\$ 18.88		\$ 6,962.80
11/4/2019		Sunoco 0354507604 Fort Lee NJ	Transportation:Fuel	\$ 40.93		\$ 6,921.89
11/4/2019		Anna's Garden	Daily Living:Groceries	\$ 59.84		\$ 6,862.08
11/4/2019		J & J Bagels Deli	Daily Living:Dinning Out	\$ 3.60		\$ 6,858.58
11/4/2019		Costco Whse	Daily Living:Groceries	\$ 36.76		\$ 6,821.82
11/4/2019		Wal-mart Super Center North Bergen	Daily Living:Groceries	\$ 12.21		\$ 6,809.51
11/4/2019		Bill Pay Ally On-line	Transportation:Car Payment (Cherokee)	\$ 425.00		\$ 6,384.51
11/4/2019		Freshway 289 Bergen B Fairview	Daily Living:Groceries	\$ 18.22		\$ 6,366.29
11/5/2019		Bang GA Nae LLC Ridgefield NJ	Daily Living:Dinning Out	\$ 21.50		\$ 6,344.99
11/5/2019		Pseg	Home:Gas & Oil	\$ 66.82		\$ 6,278.17
11/5/2019		Mtab Online ACH	Transportation:Tolls	\$ 300.00		\$ 5,978.17
11/6/2019		Start Fresh Today	Other:Prof and Legal Fees	\$ 21.59		\$ 5,956.18
11/6/2019		Reyco Auto Fairview	Transportation:Repairs & Maintenance	\$ 78.68		\$ 5,877.30
11/6/2019	109	Purchae Authorized On H Mart Le Leonia	Daily Living:Groceries	\$ 10.98		\$ 5,866.32
11/6/2019		US Trustee	Other:Chapter 11 Quarterly Fee	\$ 325.00		\$ 5,541.32
11/7/2019		Moojigae Food	Daily Living:Groceries	\$ 24.55		\$ 5,526.41
11/7/2019		Purchae Authorized On Hannam Mart Fort Lee NJ	Daily Living:Groceries	\$ 35.88		\$ 5,490.53
11/7/2019		Chubb Chubb	Home:Home Insurance	\$ 695.17		\$ 4,855.36
11/7/2019		Newjersyskyland Cust Draft	Transportation:Auto Insurance	\$ 924.40		\$ 3,930.96
11/8/2019		Alpine Citgo Alpine NJ	Transportation:Fuel	\$ 30.00		\$ 3,900.96
11/8/2019		Moojigae Food	Daily Living:Groceries	\$ 28.50		\$ 3,872.46
11/8/2019		Sunoco 0354507604 Fort Lee NJ	Transportation:Fuel	\$ 37.05		\$ 3,835.41
11/8/2019		Moojigae Food	Daily Living:Groceries	\$ 29.59		\$ 3,825.82
11/8/2019		Bill Pay Rockland Electric	Home:Electricity	\$ 495.34		\$ 3,390.48
11/8/2019		Purchae Authorized On H Mart - Northern 156 Flushing NY	Daily Living:Groceries	\$ 69.57		\$ 3,320.51
11/12/2019		Deposit	Wage Income		\$ 2,950.48	\$ 6,270.99
11/12/2019		Deposit	Wage Income		\$ 2,953.18	\$ 9,224.17
11/12/2019		Hong'S Chinese Kit Palisades Park Nj	Daily Living:Dinning Out	\$ 134.88		\$ 9,180.85
11/12/2019		Louis Castel Flushing NY	Daily Living:Clothes and Shoes	\$ 69.99		\$ 9,110.86
11/12/2019		Freshway 289 Bergen B Fairview	Daily Living:Groceries	\$ 11.18		\$ 9,099.68
11/12/2019		J & J Bagels Deli	Daily Living:Dinning Out	\$ 2.93		\$ 9,096.75
11/12/2019		Purchae Authorized On Hannam Mart Fort Lee NJ	Daily Living:Groceries	\$ 36.80		\$ 9,060.75
11/12/2019		Moojigae Food	Daily Living:Groceries	\$ 42.55		\$ 9,018.20
11/12/2019		Freshway 289 Bergen B Fairview	Daily Living:Groceries	\$ 11.57		\$ 9,006.63
11/12/2019		Sunoco 0354507604 Fort Lee NJ	Transportation:Fuel	\$ 33.50		\$ 8,973.13
			Total	\$ 4,577.88	\$ 5,903.66	

**In re: Ki Hyung Kim & Hye Sook Ha
Debtor**

Case No. 19-24863 (JKS)
Reporting Period: 11/1/2019 -11/12/2019

Cash Disbursements Details - Household

Name of Bank	New Millennium
Account Number	
Purpose of Account (Business)	Operating
Type of Account (e.g., Checking)	Checking

Wells Fargo Everyday Checking

November 30, 2019 ■ Page 1 of 6



KI HYUNG KIM
 HYE SOOK HA
 DEBTOR IN POSSESSION
 CH11 CASE #19-24863 (NJ)
 41 BRENNER PL
 ALPINE NJ 07620-1105

Questions?

Available by phone 24 hours a day, 7 days a week:
 Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (347)
 P.O. Box 6995
 Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 11/1	\$7,647.15
Deposits/Additions	31,847.84
Withdrawals/Subtractions	- 34,643.23
Ending balance on 11/30	\$4,851.76

Account number: **232**

KI HYUNG KIM
HYE SOOK HA
DEBTOR IN POSSESSION
CH11 CASE #19-24863 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): 021200025

Overdraft Protection

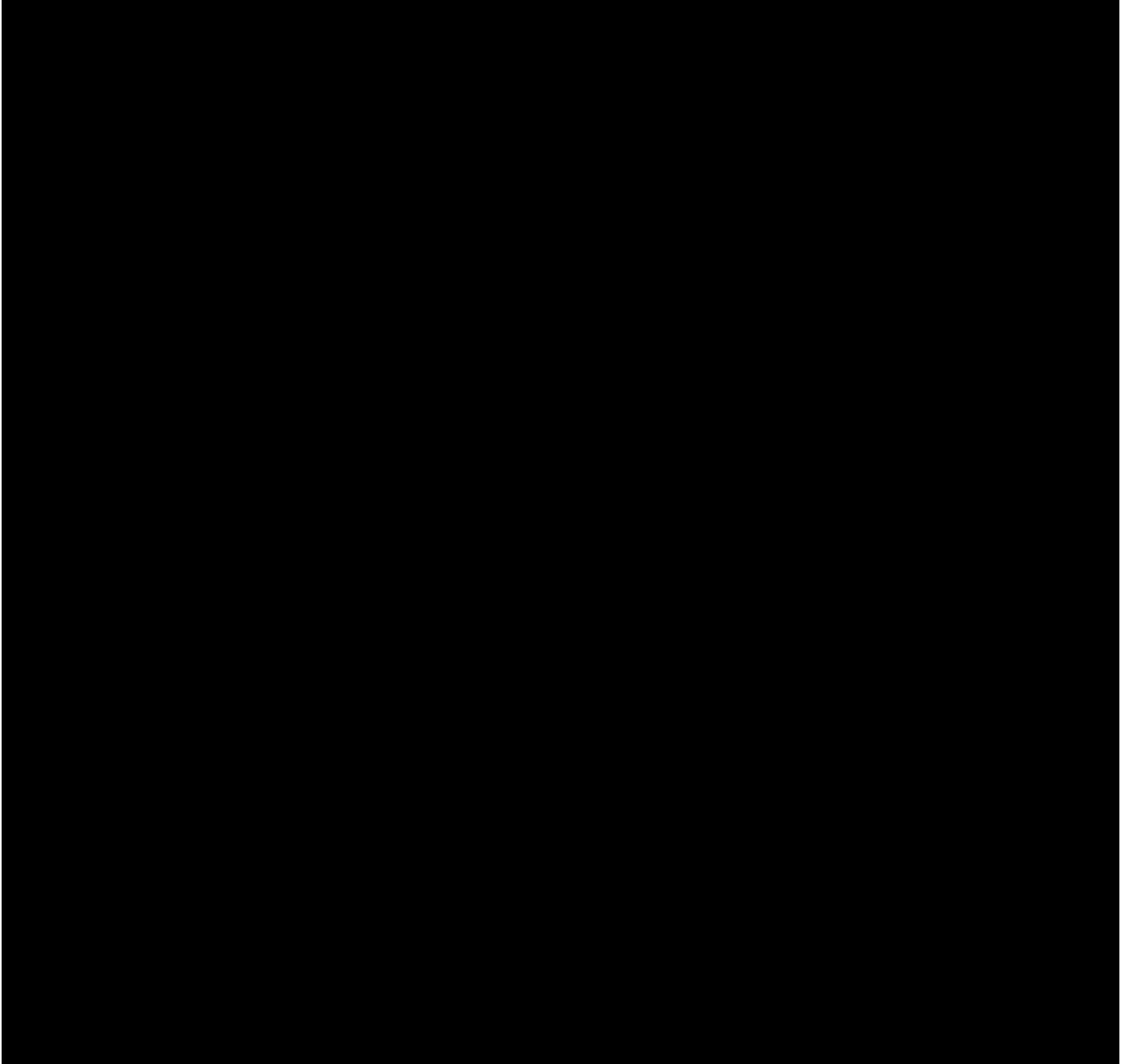
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/1		Purchase authorized on 11/01 Bp#1288034Atlan Jamaica NY P0000000980767180 Card 3937		11.95	
11/1		Purchase authorized on 11/01 Costco Whse #1214 Teterboro NJ P00309305670515499 Card 7309		32.67	
11/1		Honda Pmt 8009169939 B19304 2K6Rhlc6Pkv6E0B Kihyung Kim		555.87	7,046.66
11/4		Purchase authorized on 11/01 Chung Mok Palisades Par NJ S309305550108434 Card 7309		34.18	
11/4		Purchase authorized on 11/01 Modern Propane Lodi NJ S469305652944331 Card 7309		23.45	
11/4		Purchase authorized on 11/02 USPS PO 33018005 100 Chur Alpine NJ P00589306518869179 Card 7309		7.35	
11/4		Purchase authorized on 11/02 Freshway 289 Bergen B Fairview NJ P0000000233047031 Card 3937		18.88	
11/4		Purchase authorized on 11/02 Sunoco 0354507604 Fort Lee NJ S309306769354434 Card 3937		40.91	
11/4		Purchase authorized on 11/02 Anna's Garden Closter NJ S589306834635285 Card 7309		59.81	
11/4		Purchase authorized on 11/03 J & J Bagels Deli Ridgefield NJ S389307422920770 Card 3937		3.50	
11/4		Purchase authorized on 11/04 Costco Whse #0729 Hackensack NJ P00469308516744159 Card 7309		36.76	
11/4		Purchase authorized on 11/04 Wal-Mart Super Center North Bergen NJ P00000000576194317 Card 3937		12.31	
11/4		Ally Ally Paymt 110219 62892906711202S Hye Sook Ha		425.00	6,384.51
11/5		Purchase authorized on 11/04 Bang GA Nae LLC Ridgefield NJ S469308620229491 Card 3937		21.30	
11/5		Public Service Pseg 007320628201 Hye Sook Ha		66.82	
11/5		Mtabt Online ACH ACH Tran 2P-434402518 Hye Kim		300.00	5,996.39
11/6		Purchase authorized on 11/05 Start Fresh Today 800-435-9138 FL S309309654669915 Card 3937		21.99	
11/6		Purchase authorized on 11/05 Reyco Auto Fairview NJ S469309680042150 Card 3937		78.88	
11/6		Purchase authorized on 11/06 H Mart Fo Fort Lee LLC Fort Lee NJ P00000000671576398 Card 7309		10.98	
11/6	109	Check		325.00	5,559.54
11/7		Purchase authorized on 11/06 Moojigae Food Closter NJ S589310843471527 Card 3937		14.91	
11/7		Purchase authorized on 11/07 Hannam Mart Fort Lee NJ P0000000876370376 Card 3937		35.88	
11/7		Chubb Chubb02 191106 529317941763001 Hyesook Ha		635.17	
11/7		Newjersyskyland Cust Draft Nov 06 2005735755-02 Hyesook Ha		924.40	3,949.18
11/8		Purchase authorized on 11/06 Alpine Citgo Alpine NJ S309310532422195 Card 7309		30.00	
11/8		Purchase authorized on 11/07 Moojigae Food Closter NJ S309311514595074 Card 7309		28.50	
11/8		Purchase authorized on 11/07 Sunoco 0354507604 Fort Lee NJ S309311843121510 Card 3937		37.05	
11/8		Purchase authorized on 11/07 Moojigae Food Closter NJ S389311861851271 Card 3937		9.59	
11/8		Bill Pay Rockland Electric on-Line xxxx64037 on 11-08		435.34	
11/8		Purchase authorized on 11/08 H Mart - Northern156 Flushing NY P00589312726220116 Card 3937		69.97	3,338.73
11/12		Deposit Made In A Branch/Store	2,950.48		
11/12		Deposit Made In A Branch/Store	2,953.18		
11/12		Purchase authorized on 11/08 Hong'S Chinese Kit Palisades Par NJ S389312693887699 Card 7309		43.32	
11/12		Purchase authorized on 11/08 Louis Castel Flushing NY S309312804552608 Card 3937		69.99	
11/12		Purchase authorized on 11/09 Freshway 289 Bergen B Fairview NJ P00000000177403671 Card 7309		11.18	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/12		Purchase authorized on 11/10 J & J Bagels Deli Ridgefield NJ S589314423599270 Card 3937		2.93	
11/12		Purchase authorized on 11/10 Hannam Mart Fort Lee NJ P0000000237900143 Card 3937		36.00	
11/12		Purchase authorized on 11/10 Moojigae Food Closter NJ S589314555861694 Card 7309		42.55	
11/12		Purchase authorized on 11/10 Freshway 289 Bergen B Fairview NJ P0000000970582517 Card 7309		11.57	
11/12		Purchase authorized on 11/10 Sunoco 0354507604 Fort Lee NJ S309315114497045 Card 7309	33.50		8,991.35





Transaction history (continued)

Totals \$31,647.84 \$34,643.23

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Business to Business ACH: If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

Summary of checks written (*checks listed are also displayed in the preceding Transaction history*)

Number	Date	Amount	Number	Date	Amount
109	11/6	325.00	110	11/21	250.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/01/2019 - 11/30/2019

Standard monthly service fee \$10.00

You paid \$0.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

Monthly service fee summary (continued)**How to avoid the monthly service fee**

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted debit card purchases or posted debit card payments of bills in any combination
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

\$1,500.00

\$500.00

10

This fee period

\$3,222.48 \$22,991.00 66 ***Monthly service fee discount(s) (applied when box is checked)***Age of primary account owner is 17 - 24 (\$10.00 discount)

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC

**IMPORTANT ACCOUNT INFORMATION**

We are updating the Wells Fargo Deposit Account Agreement as follows:

Effective December 31, 2019, in the section of the Agreement titled, "Rights and Responsibilities", the response to "Is your wireless operator authorized to provide information to assist in verifying your identity?" is deleted and replaced with the following:

Yes, and as part of your account relationship, we may rely on this information to assist in verifying your identity. You understand and agree that Wells Fargo may collect, use and retain personal or other information about you or your device pursuant to Wells Fargo's policies or as required by applicable law.

You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device details, if available, to Wells Fargo and service providers for the duration of the business relationship, solely for identity verification and fraud avoidance. Review our Privacy Policy for how we treat your data. You represent that you are the owner of the mobile phone number or have the delegated legal authority to act on behalf of the mobile subscriber to provide this consent.

Wells Fargo may sell, transfer, or take other actions with an account linked to your Wells Fargo Checking account which cause the linked account to become ineligible and de-linked. For example, we may sell or transfer a linked mortgage, or the servicing of that mortgage to another company. Upon transfer and de-linking, the mortgage will no longer be eligible to avoid your Wells Fargo Checking account monthly service fee.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal.

+ \$ _____

= \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

- \$ _____

= \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



WELLS FARGO

View Check Copies - Search for a Check

Check Number

109

Date Posted

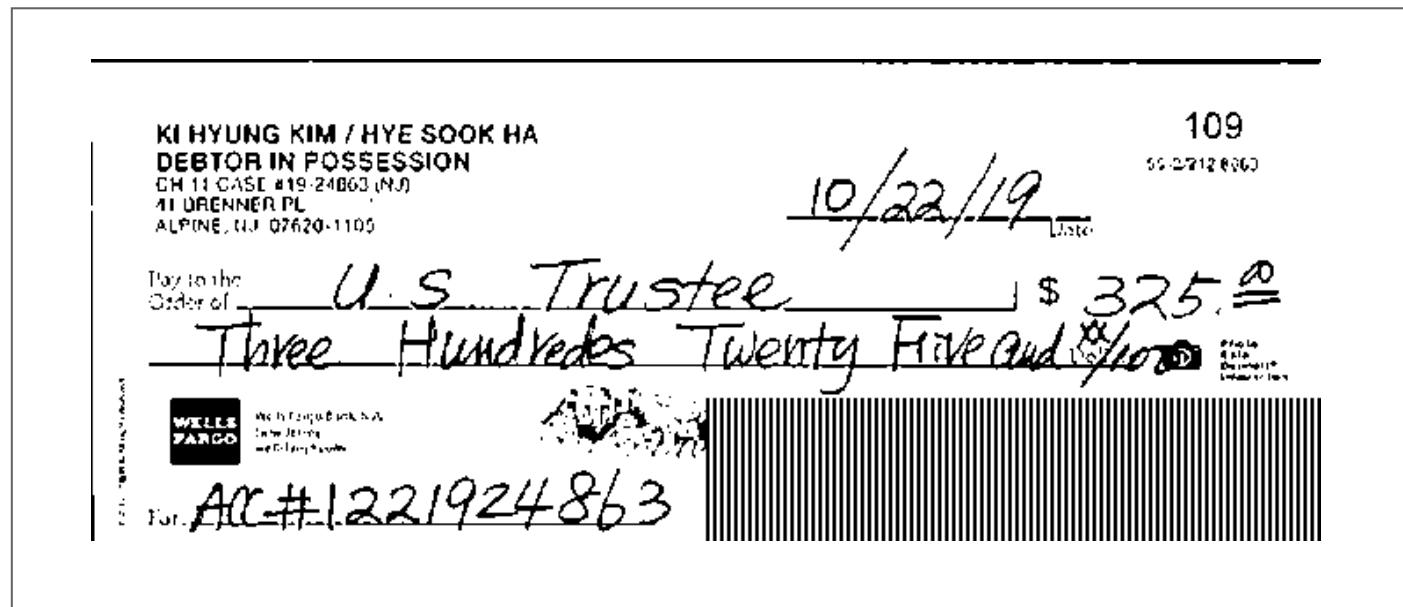
11/06/19

Check Amount

\$325.00

Account Number

EVERYDAY CHECKING...3232



Flip

Zoom

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WELLS FARGO

View Check Copies - Search for a Check

Check Number

110

Date Posted

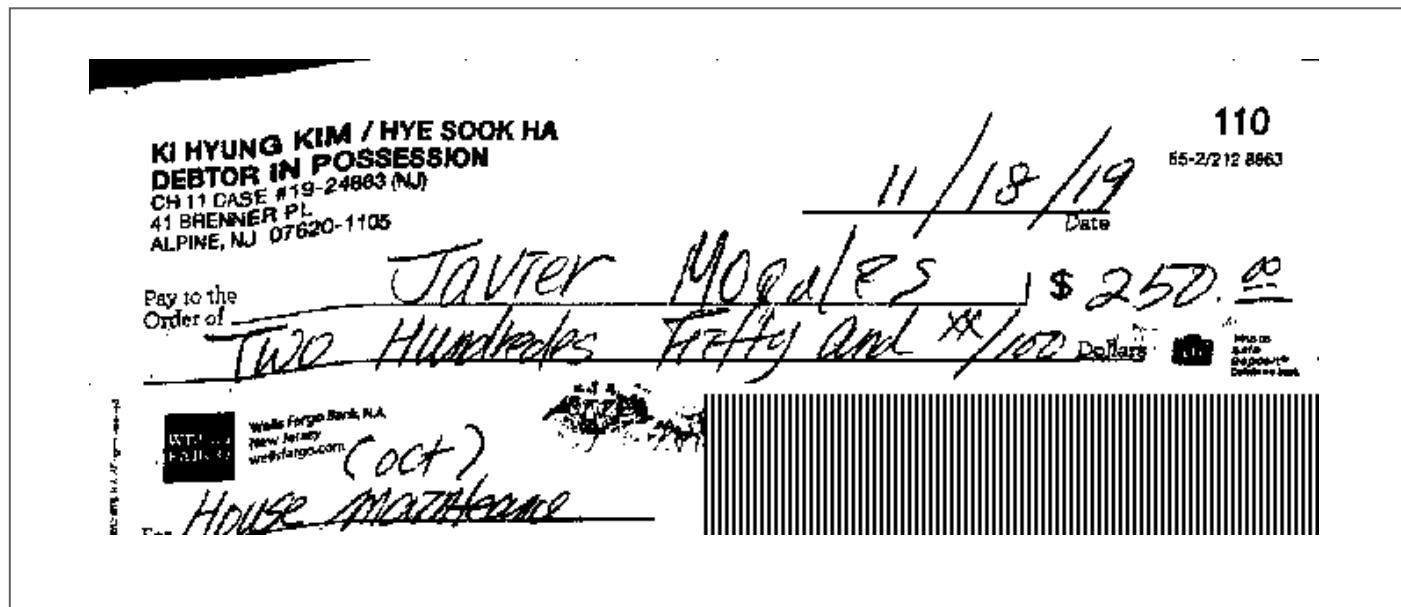
11/21/19

Check Amount

\$250.00

Account Number

EVERYDAY CHECKING...3232



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Zoom

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